Doc 67 Entered 03/12/10 13:47:06 Page 1 of 3 Case 09-28051-bam 1 2 Buc a. March 3 **Entered on Docket** March 12, 2010 4 Hon. Bruce A. Markell **United States Bankruptcy Judge** 5 6 7 WILDE & ASSOCIATES 8 Gregory L. Wilde, Esq. 9 Nevada Bar No. 004417 212 South Jones Boulevard 10 Las Vegas, Nevada 89107 Telephone: 702 258-8200 11 Fax: 702 258-8787 Wells Fargo Bank, N.A. 12 09-77153 / 0074330572 13 UNITED STATES BANKRUPTCY COURT 14 DISTRICT OF NEVADA 15 16 In Re: BK-S-09-28051-bam 17 Beth Ann Heilman MS Motion No. 18 Date: February 2, 2010 19 Time: 1:30 PM 20 Chapter 13 21 Debtor. 22 ORDER RE ADEQUATE PROTECTION 23 Secured Creditor's Motion for Relief from the Automatic Stay having come on for hearing 24 in the above-entitled Court, all appearances as noted on court record, and based upon all the 25

papers and pleadings on file herein and good cause appearing therefore,

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IT IS HEREBY ORDERED, ADJUDGED and DECREED that the debtor will cure the post-petition arrearages currently due as follows:

3 Monthly Payments(s) at \$2,223.40	\$6,670.20
(October 1, 2009 - December 1, 2009)	
3 Late Charge(s) at \$89.59	\$268.77
(October 1, 2009 - December 1, 2009)	
Motion for Relief Filing Fee	\$150.00
Attorneys Fees	\$750.00
Total	\$7,838.97

The total arrearage shall be paid in six monthly installments. Payments one through five (1-5) in the amount of \$1,306.50 shall be in addition to the regular monthly payment and shall be due on or before the 20th day of the month commencing with the February 20, 2010 payment and continuing throughout and concluding on or before July 20, 2010. The sixth final payment in the amount of \$1,306.47 shall be paid on or before August 20, 2010.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Secured Creditor shall give Debtor at least five business days' notice of the time, place and date of sale.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that the Debtor shall resume and maintain the regular monthly payments in a timely fashion, outside of any Bankruptcy Plan, beginning with the , payment, on Secured Creditor's Trust obligation, encumbering the subject Property, generally described as 10004 Wild Calla Street , Las Vegas, NV 89178, and legally described as follows:

PARCELI

LOT SIXTY-FOUR (64) OF MOUNTAINS EDGE 60NO. I, PHASE I, A COMMON INTEREST COMMUNITY AS SHOWN BY MAP THEREOF ON FILE IN BOOK 119 OF PLATS, PAGE 32 IN THE OFFICE OF THE COUNTY RECORDER OF CLARK COUNTY, NEVADA.

PARCEL II

A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS OVER THE PRNATE DRIVES AND COMMON ELEMENTS OF THE ABOVE REFERENCED PLAT, AS PROVIDED FOR IN AND SUBJECT TO THAT CERTAIN DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FOR THE SUMMIT AT MOUNTAINS EDGE HOMEOWNERS ASSOCIATION RECORDED FEBRUARY 22,2005 IN BOOK 20050222 AS DOCUMENT NO. 0000697, OFFICIAL RECORDS, CLARK COUNTY, NEVADA.

EXCEPT ALL OIL, ASPHALTUM, PETROLEUM, NATURAL GAS AND OTHER HYDROCARBONS AND OTHER VALUABLE MINERAL SUBSTANCES AND PRODUCTS, AND ALL OTHER MINERALS WHETHER OR NOT OF THE SAME CHARACTER HEREINABOVE GENERALLY DESCRIFIED, IN OR UNDER SAID LAND AND LYING AND BEING AT A VERTICAL DEPTH OF 500 OR MORE FEET

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BELOW THE PRESENT NATURAL SURFACE OF THE GROUND, BUT WITHOUT RIGHT OF ENTRY ON THE SURFACE OR WITHIN A VERTICAL DEPTH OF 500 FEET BELOW THE PRESENT NATURAL SURFACE OF THE GROUND.

IT IS FURTHER ORDERED, ADJUDGED and DECREED that if the Debtor fails to make any payments as stated in this Order, or fail to maintain the regular monthly payments on Secured Creditor's Trust Deed obligation, allowing the normal grace period, then Secured Creditor may file and serve upon Debtors and Debtors' counsel, a fifteen (15) Day Notice Declaration Re Breach of Condition. For each such Declaration Re Breach of Condition filed, there shall be assessed an attorney fees of \$100.00, to be paid by the Debtors upon any reinstatement. If upon the sixteenth (16th) day Debtors have failed to cure the delinquency, then Secured Creditor may submit to this Court an Order vacating the automatic stay as to Secured Creditor, and Secured Creditor may thereafter proceed with foreclosure proceedings upon the subject Property, pursuant to applicable State Law, and take any action necessary to obtain complete possession thereof.

Submitted by:

WILDE & ASSOCIATES

/S/GREGORY L. WILDE

GREGORY L. WILDE, ESQ. Attorneys for Secured Creditor 212 South Jones Boulevard Las Vegas, Nevada 89107

APPROVED AS TO FORM & CONTENT:

Kathleen A Leavitt

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Chapter 13 Trustee ---201 Las Vegas Blvd., So. #200

Las Vegas, NV 89101

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Attorney Tor Debtors Truence

520 8. 4th St. Les Vener -- " Las Vegas, NV 89148

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